



General Assembly

Substitute Bill No. 7300

January Session, 2007

* _____HB07300INS____031507_____*

**AN ACT ESTABLISHING MEASURES TO MITIGATE CATASTROPHIC
LOSSES DUE TO HURRICANES AND SEVERE STORMS.**

Be it enacted by the Senate and House of Representatives in General
Assembly convened:

1 Section 1. (NEW) (*Effective from passage*) No insurer that delivers,
2 issues for delivery, renews, amends or endorses a homeowners
3 insurance policy in this state shall refuse to renew or issue such a
4 policy solely on the basis that the insured or prospective insured has
5 failed to install permanent storm shutters on his or her residential
6 dwelling as a means of mitigating loss from hurricanes or other severe
7 storms.

8 Sec. 2. (NEW) (*Effective from passage*) Each insurer that delivers,
9 issues for delivery, renews, amends or endorses in this state a
10 homeowners insurance policy for a residential dwelling shall offer a
11 premium discount on any such policy to any homeowner who submits
12 to such insurer proof of installation of permanent storm shutters or
13 impact-resistant glass, or both, on his or her dwelling. Such discount
14 shall be based on sound actuarial principles and shall be applicable to
15 premium charges for any such policy delivered, issued for delivery,
16 renewed, amended or endorsed on or after October 1, 2007.

17 Sec. 3. (NEW) (*Effective from passage*) (a) The Insurance
18 Commissioner may establish a Coastal Market Assistance program to
19 assist homeowners to obtain homeowners insurance for their

20 residential dwellings located in proximity to the coastal area of the
21 state. Such program may consist of a network of participating insurers
22 and insurance producers that act on a voluntary basis and operate
23 under the auspices of the commissioner to provide such assistance to
24 homeowners. In the event an insurer fails to issue or renew a
25 homeowners insurance policy, such insurer shall provide notice, in
26 writing, to each prospective insured or insured of the existence of such
27 program.

28 (b) The commissioner may adopt regulations, in accordance with
29 chapter 54 of the general statutes, to implement the provisions of this
30 section.

31 Sec. 4. Section 38a-317 of the general statutes is repealed and the
32 following is substituted in lieu thereof (*Effective from passage*):

33 A mobile homeowner shall be a homeowner for purposes of
34 sections 38a-72 to 38a-75, inclusive, 38a-285, 38a-305 to 38a-318,
35 inclusive, 38a-328, 1 to 3, inclusive, of this act, 38a-663 to 38a-696,
36 inclusive, 38a-827 and 38a-894 to 38a-898, inclusive, and homeowners
37 policies as regulated under said sections shall be offered on the same
38 terms to such an owner as to other homeowners, when such mobile
39 homeowner owns and occupies a mobile dwelling equipped for year-
40 round living which is permanently attached to a permanent
41 foundation on property owned or leased by such mobile homeowner,
42 is connected to utilities, is assessed as real property on the tax list of
43 the town in which it is located and is in conformance with applicable
44 state and local laws and ordinances.

45 Sec. 5. Section 12-412 of the general statutes is amended by adding
46 subdivision (117) as follows (*Effective July 1, 2007, and applicable to sales*
47 *occurring on or after July 1, 2007*):

48 (NEW) (117) Sales of storm shutters, soffits, shingles or seals for
49 installation on residential dwellings that are designed to aid in the
50 mitigation of losses in the event of a hurricane or other severe storm
51 and recommended by the Institute of Building and Home Safety.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section
Sec. 2	<i>from passage</i>	New section
Sec. 3	<i>from passage</i>	New section
Sec. 4	<i>from passage</i>	38a-317
Sec. 5	<i>July 1, 2007, and applicable to sales occurring on or after July 1, 2007</i>	12-412

INS *Joint Favorable Subst.*